

# **EXHIBIT 21**

**EXHIBIT 21**

## **GMAC Mortgage**

September 23, 2009

Jean M Gagnon  
5540 Twin Creeks Drive  
Reno NV 89523

RE: Account Number: 7440353498  
Property Address: 5540 Twin Creeks Drive  
Reno NV 89523

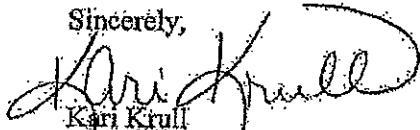
Dear Jean M Gagnon:

This letter will confirm that pursuant to our agreement, GMAC Mortgage has contacted the credit bureaus and requested the removal of any reference to the above-referenced account from your credit file.

Notification was sent to the bureaus on September 23, 2009 via electronic transmission.

Should you have any further questions, please contact me directly at 1-800-766-4622, extension 2367510, or direct at 319-236-7510.

Sincerely,

  
Kari Krull  
GMAC Mortgage, LLC  
Servicing Risk Team

**Pam Longoni**

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**From:** Hancock, Christian W. [chancock@babco.com]  
**Sent:** Wednesday, September 23, 2009 1:48 PM  
**To:** Pam Longoni  
**Cc:** Team\_GMAC  
**Subject:** RE: Information

Hello Mrs. Longoni. Please excuse my delay in responding to you. We are correcting the credit for you and your spouse and I'll be happy to send you the evidence of that. However, I still need information from you about the amount in moving expenses and improvements you are claiming. If you cannot find all your receipts, will you please just estimate it for me and send what you have?

Please provide your figures by Friday so we can try to resolve this quickly for you.

- Christy



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**Christian W. Hancock**  
*Attorney*

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Phone 704-338-6005  
Fax 704-338-6089  
Email [chancock@babco.com](mailto:chancock@babco.com)

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**Bank of America Corporate Center**  
100 N. Tryon Street, Suite 2690  
Charlotte, NC 28202

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**From:** Pam Longoni [mailto:plongoni@etsreno.com]  
**Sent:** Wednesday, September 23, 2009 4:44 PM  
**To:** Hancock, Christian W.  
**Subject:** Information

Hi,

I've e-mailed you several times requesting information, and have not heard back.... Please respond to my e-mail at your earliest convenience. thank you.

**Pam Longoni, Legal Assistant to:**  
**JOHN C. BOYDEN, ESQ.**  
**Erickson, Thorpe & Swainston, Ltd.**  
9 West Arroyo Street  
P.O. Box 3559  
Reno, Nevada 89505  
Phone: (775) 786-3930, ext. 222

**Pam Longoni**

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**From:** Hancock, Christian W. [chancock@babco.com]  
**Sent:** Sunday, September 20, 2009 12:59 PM  
**To:** Pam Longoni  
**Cc:** Knapp, Michael W.; Team\_GMAC  
**Subject:** RE: Longoni Information

Mrs. Longoni, we will also repair the credit for your spouse since both your names are on the mortgage. We have to have a signed agreement before we can request the check for you but, once we have that, it normally takes 2 weeks to get a check. I'm back in the office next week so please send me the information you have on moving expenses and home improvement expenses.

- Christy



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**Christian W. Hancock**  
*Attorney*

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**Phone** 704-338-6005  
**Fax** 704-338-6089  
**Email** [chancock@babco.com](mailto:chancock@babco.com)

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**Bank of America Corporate Center**  
100 N. Tryon Street, Suite 2690  
Charlotte, NC 28202

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**From:** Pam Longoni [mailto:plongoni@etsreno.com]  
**Sent:** Tuesday, September 15, 2009 1:23 PM  
**To:** Hancock, Christian W.  
**Cc:** Knapp, Michael W.; Team\_GMAC  
**Subject:** RE: Longoni Information

Christy,

Thank you for your response. I am in the process of gathering all moving expenses and will provide those to you by the end of the week. When could I expect reimbursement?

I am also gathering the information on the home improvement expenses.

I appreciate your efforts in repairing the credit report – please confirm that it is for me, as well as my husband, Jean Gagnon.

Thank you for your time,  
Pam Longoni

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**From:** Hancock, Christian W. [mailto:chancock@babco.com]  
**Sent:** Friday, September 11, 2009 11:52 AM  
**To:** Pam Longoni

Cc: Knapp, Michael W.; Team\_GMAC

Subject: RE: Longoni Information

Ms. Longoni, it's good to hear from you.

When we first talked, I confirmed we would pay your *moving expenses*, which is still correct. When you mentioned home improvement expenses, I asked to see them so we can consider those as well. But, I can't give a blanket agreement without even knowing the sum or what the expenses were for. We will work with you all that we can and are going to go ahead and amend your credit immediately.

As I mentioned, I'll be out of the office next week but will return Sept. 14<sup>th</sup> and you can reach Michael via email in the meantime.

- Christy



**Christian W. Hancock**

*Attorney*

Phone 704-338-6005

Fax 704-338-6089

Email [chancock@babco.com](mailto:chancock@babco.com)

**Bank of America Corporate Center**

100 N. Tryon Street, Suite 2690  
Charlotte, NC 28202

**From:** Pam Longoni [mailto:[plongoni@etsreno.com](mailto:plongoni@etsreno.com)]

**Sent:** Friday, September 11, 2009 2:21 PM

**To:** Hancock, Christian W.

**Cc:** Knapp, Michael W.

**Subject:** Longoni Information

Per your request, I am compiling a list of expenses regarding having to leave my home for moving, etc. Please be aware, they are somewhat significant.

I am also in the process of gathering the 12 months of receipts of home improvements. Again, if I had any inclination that I would be losing my home, I would have not spent and/or borrowed additional monies to perform necessary repairs and upkeep to keep the home looking nice.

I wish we could put a price on the emotional stress this has caused us, especially my daughter who was born and raised at that house, and has many, many of her best friends in the neighborhood.

You confirmed that these expenses would be reimbursed, and that our credit report would be repaired so as not to indicate a foreclosure.